

EXHIBIT 15

Dave Ramsey: The Art of Making Tough Decisions

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THE WIZARD OF WINNING

by Barbara Seale



Donald J. Trump greeted ACN independent business owners backstage at the Charlotte international convention, February 17-19, 2012, during his red carpet entrance.

If there is a man anywhere in the world who knows a great business when he sees it, it's Donald J. Trump.

The multibillionaire has developed commercial real estate, hotels and golf courses across the globe. He has written best-selling business books such as *The Art of the Deal*, *Think Like a Billionaire*, *The Midas Touch* and his latest book, *Time to Get Tough*. He even hosts his

own television reality programs, *The Apprentice* and *The Celebrity Apprentice*. Clearly, he recognizes a winner, and for the last six years the winning business opportunity he has endorsed is ACN.

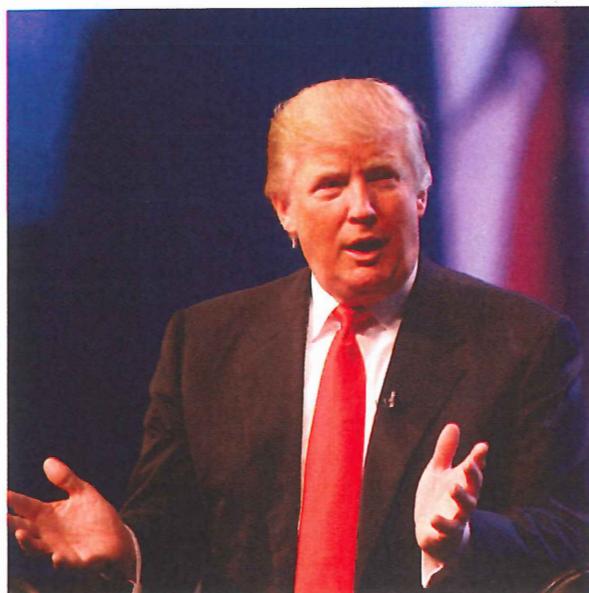
"We felt that having Donald Trump endorse our organization would be the epitome of an endorsement," President and Co-Founder Greg Provenzano explains.

The endorsement is truly a direct seller's dream. After all, Trump personifies the will to win. He is an entrepreneurial icon, nobody can outwork him and he is a fan of network marketing.

The direct selling industry provides a viable business option for someone looking for a new opportunity. For a very small startup cost, average people can build a business of their very own. They don't need experience, education or the considerable resources most traditional businesses require—in fact, anyone can take advantage of direct selling. It levels the playing field for any aspiring entrepreneur.



From arriving in style on his private jet, to his red carpet entrance and his interview with Publisher of *SUCCESS* magazine Darren Hardy, Trump's appearance at the Charlotte International Convention was a highlight of the event weekend.



(From left) ACN Vice President of Sales in North America Mike Kane, ACN Co-Founder Robert Stevanovski, ACN Chief Operational Officer Dave Stevanovski and ACN Co-Founder Mike Cupisz take a tour of Donald Trump's private jet.

THE WIZARD OF WINNING

"Direct selling is actually one of the oldest, most respected business models, and it has stood the test of time," Trump says. "It's quite a refreshing business model and a refreshing approach to success."

Why Trump Chose ACN

As anyone who has watched either of his reality TV shows knows, Trump isn't just a numbers guy. He trusts his judgment of people, so far beyond the statistics, Trump made sure he met ACN's co-founders and got to know them to learn what motivates them, all before agreeing to endorse ACN.

"A company is only as good as the people at the top, and

often than any other outside speaker. He seems to revel in the sheer pleasure it gives him.

He explains, "I speak to packed houses at the ACN events. Talk about energy and excitement! There is so much light and love in the room and such a positive response. How could I not enjoy it?"

When he is on stage at ACN events, he generously shares his secrets to success. Secret No. 1: You have to love what you do. "If you love what you do," he emphasizes, "you'll try harder, work harder, and you'll get better at it. And you'll enjoy your life more."

The other secrets to success that the hardest-working man in business shares with ACN IBOs: Work hard,



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ACN has good people behind it," Trump says. "I met the four co-founders and discovered for myself that these guys are great. They're dedicated to building this company and supporting their people."

You're Hired!

Since Trump started endorsing ACN, he has worked on several projects with the company and has appeared at numerous international training events, speaking over time to tens of thousands of ACN independent business owners in North America and even in Barcelona. In fact, he holds a record. Donald Trump has appeared on the ACN stage more

don't listen to other people's opinion of you, keep working hard even when you don't want to, love and care for your people, and finally, never, never, never ever give up. It's an inspiring and appropriate message for any direct seller.

He also recommends that people fuel their own success by committing to their self-development. And despite his stuffed schedule, he practices what he preaches.

"To be successful, you have to change from the inside out," he says. "Spend a portion of every day working on your personal development. It's just as important as the time you spend building your business."

Over the last six years Trump has delivered his timeless message numerous times to ACN audiences. It's a perfect fit for a company that provides independent business owners with an expansive list of personal development tools and training that help them build self-awareness and confidence. But delivering his message to packed houses at ACN events, including an event in Europe, is only the beginning of where their relationship has taken them.

In 2008, ACN appeared with Trump in *SUCCESS* magazine and later that year Trump himself personally invited them to be part of his long-running reality television program, *The Celebrity Apprentice*—twice. In the first episode, which aired March 22, 2009, celebrities prepared a mock product

meetings in hotels, theaters, restaurants and other venues to introduce ACN in a whole new way through the episode, providing a new platform for them to share the ACN home-based business with their prospects. And the interest didn't die down during commercial breaks, as independent business owners used commercials as prime opportunities to answer questions, host contests about ACN and the episode, and to share our opportunity through presentations and talks. The wave of momentum the episode created is truly incredible!"

Enduring Endorsement

Their continuing collaboration has allowed Trump and ACN's executives to develop a deeper relationship. "We've



"The ACN co-founders are men of integrity who put the needs of their people above their own needs."

—Donald Trump

launch of the latest generation video phone. They made their presentations to a packed house of top ACN sales leaders. The episode not only made network marketing history, it also became the show's second-highest-rated episode of the season.

When the company returned to prime time for its encore appearance on the show on March 27, 2011, some 10 million viewers tuned in to watch the celebrities compete in front of an audience of ACN's co-founders and top independent business owners. And even those IBOs who weren't on set took full advantage.

Provenzano recalls, "It was the biggest meeting night in ACN history! Independent business owners held opportunity

spent time together on the golf course and I've really gotten to know these men running the company—and what kind of men they are. The ACN co-founders are men of integrity who put the needs of their people above their own needs. They define success by how many people they can help become successful right along with them—not a characteristic often seen in business."

Perhaps the true reason ACN and Trump have enjoyed success for six years and counting is the leadership Trump identified right from the beginning. In his own words, "You won't meet four better guys than the ACN co-founders." **SFH**